

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: LORNA C ANDREWS	§	Case No.: 08-03973
	§	
	§	
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/21/2008.
- 2) This case was confirmed on 05/14/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/14/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/02/2008.
- 5) The case was completed on 04/12/2010.
- 6) Number of months from filing to the last payment: 26
- 7) Number of months case was pending: 30
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 4,250.00
- 10) Amount of unsecured claims discharged without payment \$ 2,264.50
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 8,449.39
Less amount refunded to debtor	\$ 40.09
NET RECEIPTS	\$ 8,409.30

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 601.00
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 601.00

Attorney fees paid and disclosed by debtor \$.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CHASE HOME FINANCE L	OTHER	NA	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	228.54	228.54	228.54	228.54	9.92
CHASE HOME FINANCE L	SECURED	35,033.96	35,033.96	.00	.00	.00
CHASE HOME FINANCE L	SECURED	NA	.00	.00	.00	.00
GUARANTY BANK	SECURED	128,446.92	120,459.68	.00	.00	.00
GUARANTY BANK	SECURED	NA	7,987.24	.00	.00	.00
GUARANTY BANK	UNSECURED	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	5,024.00	5,232.93	5,232.93	5,232.93	220.07
CITY OF CHICAGO WATE	UNSECURED	36.93	NA	NA	.00	.00
CAPITAL RECOVERY II	UNSECURED	1,300.00	1,674.28	1,674.38	1,674.38	70.43
TORRES CREDIT SVC	UNSECURED	228.54	NA	NA	.00	.00
ARTHUR WOODS	OTHER	NA	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	260.78	260.78	260.78	260.78	11.25
JAGUAR CREDIT	SECURED	NA	.00	.00	.00	.00
AMERICAN SERVICING	SECURED	258,163.11	.00	.00	.00	.00
AMERICAN SERVICING	SECURED	NA	.00	.00	.00	.00
AMERICAN SERVICING	UNSECURED	.00	NA	NA	.00	.00
CHASE	SECURED	NA	.00	.00	.00	.00
CHASE	SECURED	NA	.00	.00	.00	.00
EMC MORTGAGE	SECURED	73,813.58	64,278.09	.00	.00	.00
EMC MORTGAGE	SECURED	NA	15,183.05	.00	.00	.00
EMC MORTGAGE CORP	UNSECURED	.00	NA	NA	.00	.00
WASHINGTON MUTUAL BA	SECURED	308,190.80	.00	.00	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
WASHINGTON MUTUAL	SECURED	NA	.00	.00	.00	.00
WASHINGTON MUTUAL	UNSECURED	1,495.19	NA	NA	.00	.00
WELLS FARGO HOME MOR	SECURED	.00	.00	.00	.00	.00
WELLS FARGO HOME MOR	SECURED	NA	.00	.00	.00	.00
WELLS FARGO HOME MOR	UNSECURED	.00	NA	NA	.00	.00
CARSON PIRIE SCOTT	UNSECURED	503.84	NA	NA	.00	.00
WASHINGTON MUTUAL BA	SECURED	NA	.00	.00	.00	.00
EMC MORTGAGE	SECURED	NA	64,468.71	.00	.00	.00
EMC MORTGAGE	SECURED	NA	12,344.87	.00	.00	.00
CHASE HOME FINANCE L	SECURED	NA	.00	100.00	100.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>100.00</u>	<u>100.00</u>	<u>.00</u>
TOTAL SECURED:	100.00	100.00	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	7,396.63	7,396.63	311.67

Disbursements:

Expenses of Administration	\$ 601.00	
Disbursements to Creditors	\$ 7,808.30	
TOTAL DISBURSEMENTS:		\$ 8,409.30

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/18/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.